

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-21795
Ar Keith J. Smith, Sr. & Cyntrina S. Hall-Smith Judge: MBK
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 01/24/2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EJC Initial Debtor: AJS Initial Co-Debtor: CSS

\$2,686.20 paid to date, then:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 354 per month to the Chapter 13 Trustee, starting on February 2020 for ~~approximately~~ ^{remaining} 53 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Food Stamps

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,069.56 plus all other court approved fees and costs
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Global Lending Services	2012 Toyota Venza	\$457	---	\$457	July, 2019

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
United Auto Credit	2014 Chrysler 300	\$14,113.01

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☒ Not less than 0 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Jenkins & Clayman
- 3) According to Trustee's standard order
- 4) _____

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 01/09/2020.

Explain below **why** the plan is being modified:
To pay United Auto Credit in full through the plan

Explain below **how** the plan is being modified:
Taking out the cramdown of United Auto Credit and paying them in full

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes ☐ No
(Schedule J only)

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 01/09/2020

/s/ Arkeith J. Smith, Sr.
Debtor

Date: 01/09/2020

/s/ Cyntrina S. Hall-Smith
Joint Debtor

Date: 01/09/2020

/s/ Stephanie F. Ritigstein
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Arkeith J. Smith, Sr.
Cyntrina S. Hall-Smith
DebtorsCase No. 19-21795-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 90

Date Rcvd: Jan 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2020.

db/jdb
cr
518299625
518299628
518299629
518312748
518299630
518299631
518299632
518299636
518299637
518299640
518299641
518299642
518299644
518387112
518299646
518299649
518299651
518299652
518299653
518299654
518299655
518299657
518299656
518299659
518299661
518299664
518323713
518299662
518299663
518375798
518299665
518299667
518299666
518299668
518299669
518299670
518299674
518299675
518299676
518299678
518299677
518299679
518299680
518299683
518299690
518299689
518299691
518306311
518299693
518299694
518299695
518299696
518299697

+Arkeith J. Smith, Sr., Cyntrina S. Hall-Smith, 30 Caraway Court, Lumberton, NJ 08048-4231
+Connection Property Management, LLC, 1 Eves Drive, Suite 111, Marlton, NJ 08053-3125
+Aaron's Sales & Lease Ownership, PO Box 102746, Atlanta, GA 30368-2746
+Burlington Anesthesia Associates, c/o Apex Asset Management, 1286 Carmichael Way, Montgomery, AL 36106-3645
Burlington Woods/Genesis, PO Box 206894, Dallas, TX 75320-6894
+COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
+Capital One, c/o Lyons Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-1725
#+Carol Cohen, c/o HF Holdings, Inc., 5929 Anno Avenue, Orlando, FL 32809-4164
+Certege/Marshalls, PO Box 30046, Tampa, FL 33630-3046
Children's Hospital of Philadelphia, Physician's Billing - PB CHOP, PO Box 788017, Philadelphia, PA 19178-8017
+Comcast, c/o Eastern Account System, 75 Glen Road, Suite 110, Sandy Hook, CT 06482-1170
+Consumer Portfolio Services, 19500 Jamboree Road, Suite 500, Irvine, CA 92612-2437
Credit One Bank, c/o Midland Credit Management, Inc., PO Box 301030, Los Angeles, CA 90030-1030
+Diagnostic Pathology Consultants, c/o Rickart Collection Systems, Inc., 575 Milltown Road, PO BOX 7242, North Brunswick, NJ 08902-7242
+Emergency Phy Assoc of S. Jersey, c/o Account Resolution Services, PO Box 189018, Plantation, FL 33318-9018
Emergency Physicians Services of NJ, PA, PO Box 1123, Minneapolis MN 55440-1123
+Firstline Financial, Inc., PO Box 895, Great Falls, VA 22066-0895
Geico, One Geico Plaza, Bethesda, MD 20810-0001
+HSBC Bank, PO Box 9, Buffalo, NY 14240-0009
Jefferson Capital Systems, LLC, c/o Synergetic Communication, Inc., 2700 East Seltice Way, Suite 4, Post Falls, ID 83854-6387
+Larchmont Imaging, c/o Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
+Lourdes Burlington County, 218 A Sunset Road, Willingboro, NJ 08046-1110
+Lourdes Medical Associates, c/o Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407
+Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
Macy's, c/o FMS Inc., PO BOX 707601, Tulsa, OK 74170-7601
+Midland Funding, LLC, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
+Monarch Recovery Management, Inc., PO Box 986, Bensalem, PA 19020-0986
+NJ Department of Labor, PO BOX 951, Trenton, NJ 08625-0951
+Nelline Smith, 30 Caraway Court, Lumberton, NJ 08048-4231
New Jersey American Water, Box 371331, Pittsburgh, PA 15250-7331
New Jersey American Water, c/o PennCredit Corporation, PO Box 69703, Harrisburg, PA 17106-9703
PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark NJ 07101-0709
+Pediatrix Medical Group, c/o Focused Recovery Solutions, 9701 Metropolitan Court, Richmond, VA 23236-3690
#+Penn Foster, c/o Ability Recovery Services, 921 Oak Street, Scranton, PA 18508-1235
+Penn Foster, 14300 N. Northsight Boulevard, Scottsdale, AZ 85260-3674
Penn Medicine, c/o Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425
+Proactiv Solution, c/o RJM Acquisitions, LLC, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416
+Progressive Garden State Insurance Co, c/o Caine & Weiner, 12005 Ford Road, Suite 300, Dallas, TX 75234-7262
+Qiao Yang & Connection Property Mgmt, c/o Lori C. Greenberg, Esquire, 1 Eves Drive, Suite 111, Marlton, NJ 08053-3125
Radiology Assoc. of Burlington County, PO Box 447, Hainesport, NJ 08036-0447
+Radiology Assoc. of Burlington County, c/o Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
+Robert Wood Johnson Hamilton, c/o Financial Recoveries, 200 E. Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
+Robert Wood Johnson Hamilton, One Hamilton Place, Hamilton, NJ 08690-3599
Salute, PO Box 105555, Atlanta, GA 30348-5555
+Social Security Administration, 4240 Market Street, Philadelphia, PA 19104-3184
+Superfresh Food Market, c/o Payliance, 3 Easton Oval, Suite 210, Columbus, OH 43219-6011
TD Bank, Operations Center, PO Box 4000, Lewiston, ME 04243
TD Bank, c/o Accounts Receivable Management, PO Box 129, Thorofare, NJ 08086-0129
United Auto Credit, PO Box 660017, Dallas, TX 75266-0017
+United Auto Credit Corporation, PO Box 163049, Fort Worth, TX 76161-3049
Verizon/US Asset Management, Inc., c/o EOS CCA, PO Box 981008, Boston, MA 02298-1008
Virtua Hospital Patient Payments, PO Box 780857, Philadelphia, PA 19178-0857
+Walmart, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
Webbank/Fingerhut, Jefferson Capital Systems, c/o Asset Recovery Solutions, LLC, 2200 East Devon Avenue, Suite 200, Des Plaines, IL 60018-4501
Wells Fargo Bank, 1520 NJ-38 Bldg 3, Hainesport, NJ 08036

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 90

Date Rcvd: Jan 27, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbank@usdoj.gov Jan 28 2020 00:26:07 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 28 2020 00:26:05 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

518332019 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 28 2020 00:33:38 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901

518299633 +E-mail/Text: csrnm@thecmigroup.com Jan 28 2020 00:27:00 Certegy/Marshalls, c/o Affiliated Credit Services, PO Box 7739, Rochester, MN 55903-7739

518299634 +E-mail/Text: tuscolsup@fisglobal.com Jan 28 2020 00:26:45 Certegy/Marshalls, c/o Complete Payment Recovery Service, 11601 Roosevelt Blvd., N TA09, Saint Petersburg, FL 33716-2202

518299635 +E-mail/Text: bankruptcydepartment@tsico.com Jan 28 2020 00:26:51 Cherry Hill Emergency Physicians, c/o NCO Financial Systems, PO Box 15273, Wilmington, DE 19850-5273

518299638 +E-mail/Text: documentfiling@lciinc.com Jan 28 2020 00:24:05 Comcast, 21 Beverly Rancocas Road, Willingboro, NJ 08046-2532

518299639 E-mail/Text: bankruptcy_notifications@ccsusa.com Jan 28 2020 00:26:57 Comcast Cable, c/o Credit Collection Services, Payment Processing Center, PO Box 55126, Boston, MA 02205-5126

518323716 +E-mail/Text: bankruptcy@consumerportfolio.com Jan 28 2020 00:26:17 Consumer Portfolio Services, POB 57071, Irvine, CA 92619-7071

518299643 +E-mail/Text: bankruptcyntices@dcicollect.com Jan 28 2020 00:26:42 Dish Network, c/o Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268

518299645 E-mail/Text: bnc-bluestem@quantum3group.com Jan 28 2020 00:26:45 Fingerhut Advantage, PO Box 166, Newark, NJ 07101-0166

518299647 +E-mail/PDF: gecsed@recoverycorp.com Jan 28 2020 00:21:29 GE Money Bank, ATTN: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104

518299648 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 28 2020 00:26:04 GE Money Bank, c/o Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

518299650 E-mail/Text: bankruptcy@glsllc.com Jan 28 2020 00:24:03 Global Lending Services, PO Box 935538, Atlanta, GA 31193-5538

518379060 E-mail/Text: bankruptcy@glsllc.com Jan 28 2020 00:24:03 Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603

518376927 E-mail/Text: JCAP_BNC_Notices@jcap.com Jan 28 2020 00:26:23 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

518407996 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 28 2020 00:26:04 Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011

518299658 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 28 2020 00:26:04 Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

518299660 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 28 2020 00:26:04 Midland Funding, LLC, 2365 Northside Dr #300, San Diego, CA 92108-2709

518343018 +E-mail/Text: csc.bankruptcy@amwater.com Jan 28 2020 00:27:00 New Jersey American Water, PO Box 578, Alton, IL 62002-0578

518417726 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 28 2020 00:21:45 Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541

518299671 E-mail/Text: compliance@contractcallers.com Jan 28 2020 00:27:09 PSE&G, c/o Contract Callers, Inc., PO Box 2207, Augusta, GA 30903-2207

518299673 E-mail/Text: bankruptcy@pseg.com Jan 28 2020 00:24:08 PSE&G, Credit & Collection Center, PO Box 490, Cranford, NJ 07016-0490

518299672 +E-mail/Text: Harris@ebn.phinsolutions.com Jan 28 2020 00:27:09 PSE&G, c/o Harris and Harris, 111 West Jackson Blvd., Ste. 400, Chicago, IL 60604-4135

518377684 +E-mail/Text: bankruptcy@pseg.com Jan 28 2020 00:24:08 PSE&G, Attn: Bankruptcy Dept., P.O. Box 490, Cranford, NJ 07016-0490

518305870 E-mail/Text: bnc-quantum@quantum3group.com Jan 28 2020 00:25:59 Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788

518299682 E-mail/Text: appebnmailbox@sprint.com Jan 28 2020 00:26:03 Sprint, 6391 Sprint Parkway, Overland Park, KS 66251

518299681 E-mail/Text: appebnmailbox@sprint.com Jan 28 2020 00:26:03 Sprint, c/o Afni, Inc., PO Box 3517, Bloomington, IL 61702-3517

518302325 +E-mail/PDF: gecsed@recoverycorp.com Jan 28 2020 00:21:31 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518299684 +E-mail/Text: customercareus@creditcorpsolutionsinc.com Jan 28 2020 00:24:03 Synchrony Bank/Amazon, c/o Credit Corp Solutions, Inc., 63 East 11400 South 408, Sandy, UT 84070-6705

518299685 E-mail/Text: mediamanagers@clientservices.com Jan 28 2020 00:25:05 Synchrony Bank/Walmart Credit Card, c/o Client Services, Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-4047

518299686 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Jan 28 2020 00:22:31 T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596

518299688 +E-mail/Text: bknotice@ercbpo.com Jan 28 2020 00:26:11 T-Mobile, c/o Enhanced Recovery, PO Box 57547, Jacksonville, FL 32241-7547

518299687 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 28 2020 00:26:04 T-Mobile, c/o Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

District/off: 0312-3

User: admin
Form ID: pdf901

Page 3 of 3
Total Noticed: 90

Date Rcvd: Jan 27, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518299692 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Jan 28 2020 00:24:00
Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518299626 ##+B & D Auto Sales, Inc., 842 Route 130 North, Burlington, NJ 08016-1250

518299627 ##+Burlington Anesthesia Associates, 120 Madison Avenue, Suite E, Mount Holly, NJ 08060-2031
TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Eric Clayman on behalf of Joint Debtor Cyntrina S. Hall-Smith jenkins.clayman@verizon.net,
connor@jenkinsclayman.com

Eric Clayman on behalf of Debtor Arkeith J. Smith, Sr. jenkins.clayman@verizon.net,
connor@jenkinsclayman.com

Keri P. Ebeck on behalf of Creditor United Auto Credit Corporation kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com

Lori C. Greenberg on behalf of Creditor Connection Property Management, LLC
lorijdcpa@gmail.com, mtmaddenjd@gmail.com

Rebecca Ann Solarz on behalf of Creditor Global Lending Services LLC rsolarz@kmlawgroup.com

Stephanie F. Ritigstein on behalf of Joint Debtor Cyntrina S. Hall-Smith

jenkins.clayman@verizon.net, connor@jenkinsclayman.com

Stephanie F. Ritigstein on behalf of Debtor Arkeith J. Smith, Sr. jenkins.clayman@verizon.net,
connor@jenkinsclayman.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9